LISTENING TO UNLIMITED MUSIC: PEOPLE'S PERSPECTIVES ON WILLINGNESS TO PAY FOR PREMIUM USING SPOTIFY IN INDONESIA

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ARTICLE INFO	ABSTRACT

This study examines the psychological determinants that shape consumers' willingness to pay for Spotify Premium in Indonesia. It investigates how the need for closure influences willingness to pay, with deal proneness tested as a moderating variable, and explores how self-brand connection affects willingness to pay through intransigent brand attitude. Data were collected from 220 active Spotify Premium users and analyzed using Structural Equation Modeling (SEM) with SmartPLS. The results reveal that the need for closure positively influences willingness to pay, whereas deal proneness does not moderate this relationship. Additionally, self-brand connection strongly enhances intransigent brand attitude, which in turn mediates its effect on willingness to pay. These findings highlight that psychological motivations and emotional brand attachment are key drivers of premium service adoption. Theoretically, this study contributes to the literature by integrating cognitive and affective constructs—need for closure, deal proneness, and self-brand connection—into a unified model situated within the Indonesian digital market context. Practically, the results offer strategic implications for digital marketers, suggesting that strengthening emotional engagement and identity-based branding may be more effective for increasing user loyalty and willingness to pay than relying solely on short-term promotional strategies.

1   Introduction

The Indonesian Internet Service Providers Association (APJII) predicts that by 2024, the number of internet users in Indonesia will reach 221.5 million, equivalent to a 79.5% penetration rate—an increase of 1.4% from the previous quarter. APJII Chairman Muhammad Arif emphasized that this steady growth reflects the essential role of digital connectivity in Indonesians' daily lives. The internet has become fundamental for enabling digital lifestyles and facilitating access to a wide range of online services, including entertainment and information platforms. Technological advances have also transformed global music consumption, shifting from traditional analog formats to digital streaming services that offer instant access to extensive audio catalogs (Im et al., 2020; Webster, 2019).

This digital transformation indicates that daily routines are increasingly supported by devices, smartphones, and online applications. Music streaming platforms, in particular, have reshaped how individuals interact with music, influencing perceptions of ownership, preferences, and engagement (Zhao, 2024). According to Weinberger & Bouhnik (2021) states that music can be consumed anywhere, anytime through digital streaming services. These services have huge databases with music collections, most of which function online. This means that listeners can listen to music whenever they want.

One of the music applications that is currently popular is spotify. Spotify stands out as one of the world's leading streaming platforms, offering access to over 100 million tracks and operating in more than 180 countries. By 2025, the platform has approximately 678 million monthly active users, including 276 million subscribers of its premium service(Spotify, 2025). In Indonesia, Spotify is widely recognized as one of the most frequently used music streaming services, with estimated user numbers ranging from 8 to 40 million—reflecting rapid digital adoption and strong enthusiasm for online entertainment (Start.io, 2024; Magazine, 2025)

Spotify Premium, introduced in 2011, offers enhanced features beyond the free version and continues to experience steady annual growth. Spotify's Q1 2024 Earnings Report noted 239 million Premium subscribers, up 14% from 210 million in Q1 2023(Newsroom, n.d.-a;Variety, 2024;Worldwide, 2024), a trend attributed to strong user engagement and continuous product innovation(Relations, 2024). More recently, the subscriber base expanded to 276 million, marking a new milestone (Newsroom, n.d.-b). In Indonesia, this growth has been driven primarily by Gen Z and Millennial users who actively engage as both listeners and creators across diverse regions (Believe, 2025).

Consumers typically choose Spotify Premium because of its user-friendly interface, ad-free listening experience, high-quality audio, affordable pricing, social influence, and personalized features that enhance overall enjoyment. These value-added features contribute to consumers' justification of the subscription price. Music streaming platforms also allow users to curate personalized playlists and share them with friends, offering flexibility and a sense of control (Nguyen et al., 2014). Kandil (2018) notes that consumers are more willing to pay a premium when they perceive additional benefits from a brand, suggesting that willingness to pay emerges when consumers expect specific value outcomes.

Differences in service quality can further influence perceptions of fairness, particularly when consumers feel they might miss out on desirable features—reflecting loss-aversion tendencies (Hamari et al., 2020). As a result, many Indonesian music listeners subscribe to Spotify Premium or express willingness to pay for its added benefits.

Although prior research has explored factors influencing willingness to pay for premium digital services, the literature remains fragmented, especially in emerging markets such as Indonesia. Biraglia et al. (2022) highlight that psychological characteristics—such as need for closure and deal proneness—significantly affect subscription behavior on freemium platforms, yet most evidence originates from Western contexts. Similarly, studies on self-brand connection suggest that strong identification with a brand increases willingness to pay a premium (Sarkar et al., 2021), though research on how this applies within music streaming services is still limited. Moreover, while brand attitude and loyalty are theoretically associated with willingness to pay (Damaschi et al., 2025), their interaction with cognitive factors like need for closure remains underexplored.

In Indonesia, this topic is particularly salient because Spotify has become a leading digital music platform among Gen Z and Millennial users. These groups exhibit distinctive psychological tendencies—such as a stronger desire for certainty, heightened sensitivity to promotions, and deeper emotional brand attachment—that may influence willingness to pay differently from consumers in Western markets. However, previous studies have yet to integrate these psychological variables into a single framework capable of explaining willingness to pay for premium services in Indonesia's rapidly expanding digital economy.

Therefore, this study aims to develop an empirical model that examines how need for closure, deal proneness, self-brand connection, and intransigent brand attitude collectively influence users' willingness to pay for Spotify Premium. It seeks to evaluate the combined effects of cognitive, attitudinal, and behavioral variables to provide a more comprehensive understanding of consumer decision-making in digital subscription contexts. To the best of the author's knowledge, no prior research has examined these variables simultaneously using an integrated framework, particularly within Indonesia. Accordingly, this study offers both theoretical and practical contributions by advancing research in marketing and consumer psychology and by providing actionable insights for managers of premium digital services in emerging markets.

2 Literature Review

The need for closure (NFC) refers to a cognitive motivation that drives individuals to quickly attain and solidify readily available information. The strength of this motivation depends on the perceived trade-offs between achieving cognitive closure and remaining in a state of uncertainty (Sankaran et al., 2017). Central to Kruglanski's framework of knowledge formation, NFC is often activated by everyday experiences of time pressure and situational demands that limit individuals' ability to engage in extended information processing (Roets et al., 2015). Chen and Cheung (2019) further emphasize that NFC represents a psychological tendency capable of shaping users' decision-making processes, as individuals with high NFC typically exhibit discomfort with ambiguity, a desire for predictability, and a greater inclination toward closed-minded judgments. Empirical evidence from Biraglia et al. (2022) shows that NFC positively influences consumers'

willingness to adopt premium services; individuals with high closure needs tend to prefer premium versions because they reduce uncertainty and offer clearer, more controlled usage experiences. Thus, it can be inferred that individuals may be willing to incur additional costs to obtain the informational clarity and perceived benefits that satisfy their need for closure, especially under conditions of time pressure. Based on this reasoning, the following hypothesis is proposed:

H₁: Need for closure has a positive effect on willingness to pay for premium services.

Deal proneness is defined as the general tendency of consumers to respond positively to promotions because they are presented in the form of transactions. Deal-inclined consumers are drawn to discounts or rebates not merely because of lower prices, but because the promotional offer itself is perceived as a rewarding transaction (Palazon & Delgado-Ballester, 2011). As a price-related behavioral tendency, deal proneness reflects how individuals react to promotional cues, with deal-prone consumers being less dependent on contextual factors or personal characteristics unrelated to price (Biraglia et al., 2022). Zhang (2010) further explains that deal-prone consumers often perceive themselves as personally responsible for securing discounts and benefits from sales promotions. Biraglia et al. (2022) propose that deal proneness may weaken the positive influence of need for closure on willingness to pay for premium services. Among consumers with a strong inclination toward deal-seeking, the effect of need for closure on willingness to pay tends to diminish because these individuals rely more on promotional incentives than on cognitive motivations. Therefore, the proposed hypothesis is:

H₂: Deal proneness negatively moderates the effect of need for closure on willingness to pay for premium services.

Sarkar et al. (2021) propose that self-brand connection reflects a deep and meaningful relationship consumers develop with brands, wherein the brand becomes embedded within their personal identity. Ferraro et al. (2013) similarly define self-brand connection (SBC) as the extent to which consumers integrate a brand into their self-concept. When individuals strongly identify with a brand's image, they tend to develop a more profound and enduring relationship with that brand. For consumers to be willing to purchase premium offerings, they must perceive the brand as personally relevant and aligned with their identity. Prior research shows that SBC explains substantial variance in key outcome variables such as brand loyalty and willingness to pay premium prices. Consumers actively process brand-related information to form beliefs and attitudes, which ultimately guide their behavioral intentions—including the decision to spend more on brands they perceive as personally meaningful (Cheng et al., 2012). A stronger SBC therefore reflects deeper emotional attachment and personal identification, both of which play a critical role in shaping consumers' positive and resilient brand attitudes (Sarkar et al., 2021). Based on this reasoning, the hypothesis is:

H₃: Self-brand connection has a positive effect on intransigent brand attitude.

Intransigent brand attitude refers to a firm, non-negotiable consumer stance toward a brand, in which the brand is perceived as irreplaceable, leading consumers to reject competing alternatives or incentives designed to encourage brand switching. Such strong convictions and consistent behavioral patterns indicate an environment of intransigent brand attitude, reflecting consumers' tendency to focus on brands that best satisfy their

consumption motivations (Sarkar et al., 2021). Individuals exhibiting this attitude can be characterized as highly loyal or even fanatical users who are unwilling to consider substitute brands. A commonly cited example is Apple users, who frequently demonstrate resistance to switching despite competitive alternatives (Wang et al., 2019). Findings from Sarkar et al. (2021) show that intransigent brand attitude is associated with higher willingness to pay (WTP). When consumers maintain a strong attachment to a brand, they perceive it as the superior or most fitting choice, increasing their likelihood of accepting or paying premium prices. Therefore, the proposed hypothesis is:

H₄: Intransigent brand attitude has a positive effect on willingness to pay for premium services.

Kasilingam, D., & Krishna, R (2022) stated that The market performance of a product or service is heavily influenced by how well its pricing strategy reflects the value customers are prepared to pay for, both individual purchase intentions and willingness to pay a higher price is a direct outcome of the perceived value delivered by products, services, and technologies. Willingness to pay a premium (WTP) refers to a consumer's readiness to spend more for a particular brand compared to alternative options with a particular service compared to a comparable alternative brand (Casidy & Wymer, 2016). This WTP (price premium) helps companies to develop efficient marketing strategies and identify consumer characteristics in order to use premiums and compensate for additional costs (Y. Zhang et al. 2020). Self-brand connection increases intransigent brand attitude, which in turn increases WTP. As a result, consumers who possess a strong self-brand connection are more likely to develop an intransigent attitude toward the brand, leading to a greater willingness to pay a premium (Sarkar et al. 2021). Therefore, the proposed hypothesis is:

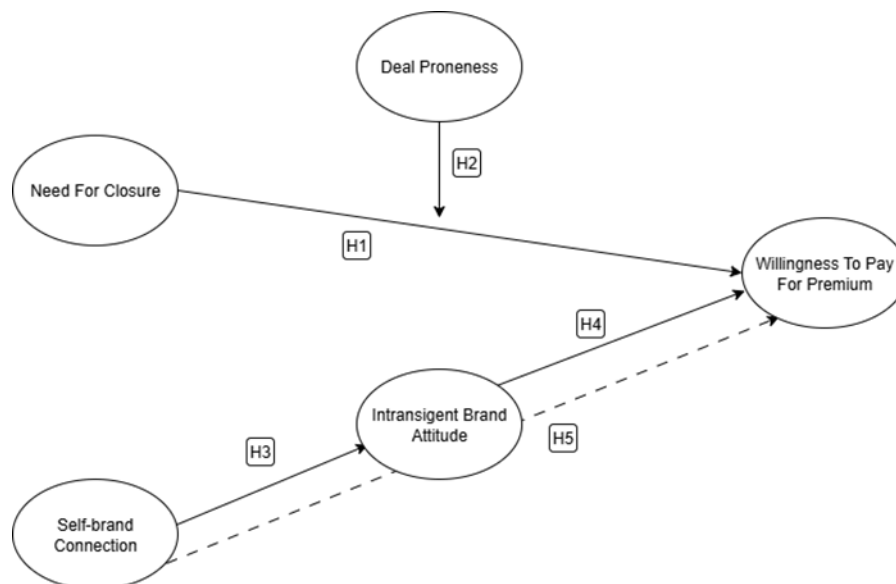**H5: There is an Effect of Self-brand Connection Mediated by Intransigent Brand Attitude**

Figure 1. Conceptual Framework

3   Research Methods

This study employed a quantitative approach using online questionnaires with a 5-point Likert scale to measure all variables. A purposive sampling technique was used to ensure that participants possessed characteristics relevant to the research objectives. Accordingly, the respondents were required to be active Spotify Premium users so that the data collected accurately reflected the psychological constructs examined in the study.

The population consisted of active Spotify users in Indonesia. Given Spotify's strong penetration among digitally engaged consumers, the study targeted Millennials and Generation Z—groups most represented among Spotify Premium subscribers. The inclusion criteria were: (1) active Premium users for at least one month, (2) aged 18–40 years, (3) residing in Indonesia, and (4) accessing Spotify via mobile or desktop. These criteria ensured that the sample reflected the most relevant user segment for examining need for closure, deal proneness, and self-brand connection.

The minimum sample size followed the PLS-SEM guideline proposed by Hair et al. (2021), which requires ten times the highest number of indicators pointing to a latent construct. With 22 indicators, the minimum required sample was 220 respondents. Measurement items were adapted from previous studies: four items for need for closure (Biraglia et al., 2022), seven items for self-brand connection (Sarkar et al., 2021), four items for deal proneness (Biraglia et al., 2022), four items for intransigent brand attitude (Sarkar et al., 2021), and three items for willingness to pay (Biraglia et al., 2022). All items were rated using a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree).

Data were analyzed using SEM via SmartPLS. Convergent validity was established when outer loading values exceeded 0.70. Reliability was confirmed when Cronbach's alpha and composite reliability values were above 0.70. Hypotheses were tested using the bootstrapping method, where effects are considered significant if the T-statistic exceeds 1.96 and the p-value is below 0.05. These tests evaluated the relationships between independent, mediating, and dependent variables, as well as indirect and combined effects.

Table 1. Operationalization of Research Variables

Variable	Measurement Items	Source
Need For Closure	NFC1: I prefer well-organized playlists so I know exactly what I will listen to next. NFC2: Organizing playlists by mood or genre helps me choose music more easily. NFC3: Spotify Premium gives me full control over my listening experience, helping me stay relaxed and focused. NFC4: Spotify Premium allows me to enjoy music without worrying about ads..	(Biraglia et al., 2022)
Self-Brand Connection (SBC)	SBC1: Spotify Premium reflects my personality and lifestyle. SBC2: I feel aligned with Spotify Premium's values and image. SBC3: I have a strong emotional attachment to Spotify Premium.	(Sarkar et al., 2021)

	SBC4: Spotify Premium feels like a part of my identity, and I want others to know I use it. SBC5: Using Spotify Premium helps me express the self-image I want to project. SBC6: Spotify Premium feels like an extension of myself. SBC7: Spotify Premium fits my music taste and lifestyle perfectly.	
Deal Proneness (DP)	DP1: I am interested in discount or rebate offers for Spotify Premium subscriptions. DP2: I am more likely to subscribe when bundling or savings plans are available. DP3: I may switch to another music service if an attractive free or trial offer is available. DP4: I actively look for special deals such as student or family discounts for Spotify Premium.	(Biraglia et al., 2022)
Intransigent Brand Attitude (IBA)	IBA1: Spotify Premium should consistently maintain its core brand values, such as sound quality and user experience. IBA2: Using Spotify Premium makes me feel that my musical identity remains consistent. IBA3: I am highly loyal to Spotify Premium and uninterested in switching to another service. IBA4: I would not consider switching even if Spotify Premium were no longer available.	(Sarkar et al., 2021)
Willingness to Pay (WTP)	WTP1: I am willing to pay more for features that allow greater personalization, such as creating and sharing playlists. WTP2: I am interested in Premium subscriptions that offer rewards, such as exclusive concert tickets or merchandise. WTP3: The Collaborative Playlist feature encourages me to pay more so I can express and share my musical tastes with friends.	(Biraglia et al., 2022)

4 Results and Discussion

4.1. Respondent Profile

The questionnaire was distributed through Google Forms and shared across various social media platforms such as Instagram, Telegram, WhatsApp, and X (Twitter), resulting in 220 valid responses. The majority of respondents were women (65.91%), predominantly within the 20–30 age range (64.09%). Most participants held a bachelor's degree (39.09%), followed by high school/vocational school graduates (37.73%). In terms of monthly income, the largest groups earned either Rp 3,000,001–Rp 5,000,000 (25%) or Rp 1,000,001–Rp 3,000,000 (23.18%).

A summary of the respondent characteristics is presented in Table 2.

Table 2. Respondent Profile

Characteristic		Frequency	Percentage (%)
Gender	Male	75	34.09%
	Female	145	65.91%
Age	12 – 19 Years	31	14.09%
	20 – 30 Years	141	64.09%
	31 – 40 Years	37	16.82%
	41 – 50 Years	11	5%
Last Education	Junior High School/Middle School	9	4.09%
	High School/Vocational School	83	37.73%
	Diploma	26	11.82%
	Bachelor's Degree	86	39.09%
	Master's Degree	16	7.27%
Monthly Income	< Rp. 1,000,000	55	25%
	Rp. 1,000,001 – Rp. 3,000,000	51	23.18%
	Rp. 3,000,001 – Rp. 5,000,000	55	25%
	Rp. 5,000,001 – Rp. 10,000,000	45	20.45%
	> Rp. 10,000,000	14	6.36%
Occupation	Student	113	51.36%
	Employee	33	15%
	Entrepreneur	44	20%
	Self-employed	18	8.18%
	Other	12	5.45%
Region of Origin	Aceh	5	2.27%
	North Sumatra	4	1.82%
	South Sumatra	3	1.36%
	West Sumatra	1	0.45%
	Bengkulu	34	15.45%

	Riau	3	1.36%
	Riau islands	1	0.45%
	Jambi	2	0.91%
	Lampung	4	1.82%
	Bangka Belitung	1	0.45%
	East Kalimantan	7	3.18%
	West Kalimantan	8	3.64%
	South Kalimantan	1	0.45%
	North Kalimantan	1	0.45%
	DKI Jakarta	28	12.73%
	Banten	19	8.64%
	West Java	43	19.55%
	Central Java	3	1.36%
	DI Yogyakarta	14	6.36%
	East Java	16	7.27%
	Bali	2	0.91%
	West Nusa Tenggara	1	0.45%
	East NusaTenggara	1	0.45%
	North Sulawesi	1	0.45%
	West Sulawesi	1	0.45%
	Gorontalo	1	0.45%
	South Sulawesi	5	2.27%
	Maluku	1	0.45%
	West Papua	1	0.45%
	Papua	1	0.45%
	South Papua	1	0.45%
	Central Papua	1	0.45%
	Papua Mountains	1	0.45%
	Southwest Papua	1	0.45%
How often do you use Spotify?	Every day	160	72.72%
	Several Times a Week	53	24.09%
	Several Times a Month	2	0.91%
	Rarely	5	2.27%
Duration of listening to music using Spotify	Less Than 1 Hour	26	11.81%
	1-2 Hours	77	35%
	3-4 Hours	58	26.36%
	More Than 4 Hours	59	26.81%

Source: 2025 research results

Most respondents came from West Java (19.55%), followed by Bengkulu (15.45%) and DKI Jakarta (12.73%). In terms of occupation, students constituted the largest group (51.36%). Spotify usage frequency was notably high, with 72.72% of respondents using the

platform daily. Regarding listening duration, 26.81% reported using Spotify for more than 4 hours per day, followed closely by those listening for 3–4 hours (26.36%).

Overall, the findings indicate that the respondents were predominantly young adult women with moderate income levels, yet exhibiting high frequency and duration of Spotify usage—reflecting strong engagement with digital music consumption.

4.2. Validity and Reliability Test

Table 3 presents the results of the measurement model evaluation, including outer loading values, Average Variance Extracted (AVE), Composite Reliability (CR), and Cronbach's Alpha for each construct.

Table 3. Validity and Reliability of the Measurement Model

Konstruk	Loading Factor	Average of Variance Extracted (AVE)	Composite Reability (CR)	Cronbach Alpha
Need For Closure		0.478	0.784	0.785
NFC1	0.712			
NFC2	0.774			
NFC3	0.818			
NFC4	0.812			
Self-brand Connection		0.657	0.930	0.931
SBC1	0.848			
SBC2	0.829			
SBC3	0.813			
SBC4	0.845			
SBC5	0.888			
SBC6	0.863			
SBC7	0.796			
Deal Proneness		0.741	0.919	0.920
DP1	0.895			
DP2	0.888			
DP3	0.903			
DP4	0.905			
Intransient Brand Attitude		0.550	0.830	0.830
IBA1	0.816			
IBA2	0.798			
IBA3	0.809			
IBA4	0.832			
Willingness To Pay For Premium		0.661	0.854	0.854
WTP1	0.899			
WTP2	0.868			
WTP3	0.873			

SmartPLS output (Processed Data, 2025)

The assessment of convergent validity was conducted by examining outer loading values, where indicators are considered valid if they exceed 0.70 (Hair et al., 2019). As shown in Table 3, all 22 indicators meet this criterion, indicating strong convergent validity at the indicator level.

Convergent validity was further assessed through AVE, with a recommended threshold of 0.50. Hair et al. (2019) note that constructs with AVE values below 0.50 may still be accepted if their Composite Reliability exceeds 0.70, as high reliability suggests that indicators consistently represent the underlying construct. Reliability was evaluated using Composite Reliability and Cronbach's Alpha, with values above 0.70 considered acceptable.

Overall, the measurement model demonstrates strong reliability and validity across most constructs. The Self-brand Connection construct shows excellent internal consistency, with Cronbach's Alpha of 0.931, CR of 0.930, and AVE of 0.657. Deal Proneness also demonstrates very good reliability ($\alpha = 0.920$; CR = 0.919) and strong convergent validity (AVE = 0.741). The Intransigent Brand Attitude construct exhibits solid reliability ($\alpha = 0.830$; CR = 0.830) and satisfactory convergent validity (AVE = 0.550). Likewise, the Willingness to Pay construct meets all recommended criteria, with $\alpha = 0.854$, CR = 0.854, and AVE = 0.661.

The only construct with a marginal issue is Need for Closure, which, despite having acceptable reliability ($\alpha = 0.785$; CR = 0.784), shows an AVE of 0.478—slightly below the 0.50 threshold. This indicates weaker convergent validity and suggests that revisiting or refining the indicators of this construct may improve the overall model fit.

4.3. R-Square Test

The R-square statistic measures the proportion of variance in an endogenous variable explained by the model, with values of 0.75, 0.50, and 0.25 indicating substantial, moderate, and weak explanatory power, respectively (Hair et al., 2021.

Table 4. R-Square Results

	R-square	R-square adjusted
IBA	0.492	0.490
WTP	0.415	0.401

SmartPLS output (Processed Data, 2025)

The R-square value for Intransigent Brand Attitude (0.492) indicates a **moderate** explanatory level, meaning 49.2% of its variance is explained by the predictors in the model. Likewise, the R-square for Willingness to Pay (0.415) also reflects a **moderate** level of explanation, with 41.5% of its variance accounted for by the independent variables. These results suggest that the model provides a reasonable level of explanatory power for both constructs.
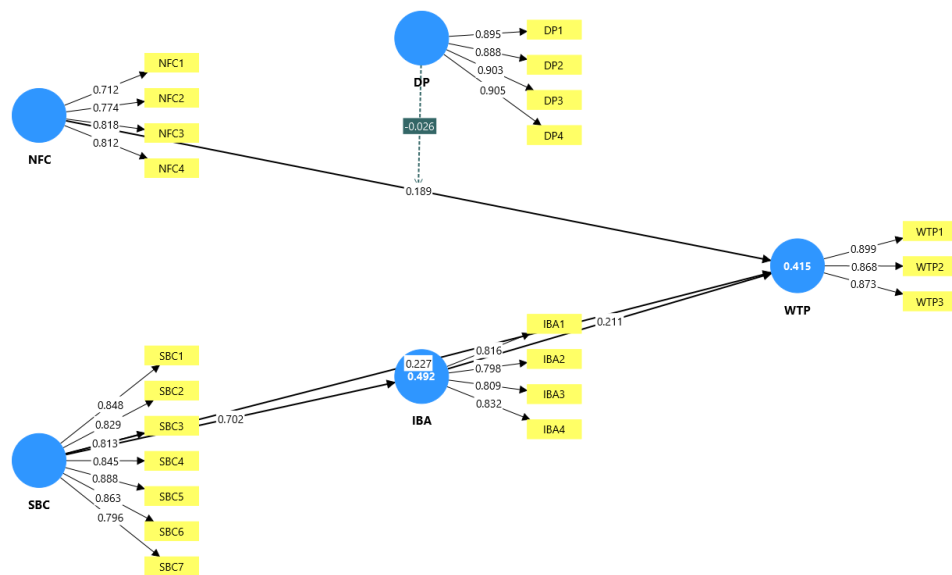
4.4. **Hypothesis Testing**

Figure 2. Outcome Models

The results of the hypothesis testing and their significance levels are shown in Figure 1.

Table 4. Path Result

Hypothesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T *statistics* (|O/STDEV|)	P*Value*s	Keterangan
Need For Closure -> Willingness To Pay For Premium	0.189	0.202	0.072	2,633	0.008	Supported
Deal Proneness X Need For Closure -> Willingness To Pay For Premium	-0.026	-0.011	0.069	0.373	0.709	Not Supported
Self-Brand Connection -> Intransigent Brand Attitude	0.702	0.701	0.051	13,704	0.000	Supported
Intransigent Brand Attitude -> Willingness To Pay For Premium	0.211	0.207	0.079	2,675	0.007	Supported
Self-Brand Connection -> Intransigent Brand Attitude -> Willingness To Pay For Premium	0. 148	0.145	0.058	2.553	0.011	Supported

SmartPLS output (Processed Data, 2025)

Hypothesis Test (H1) Need For Closure has a positive and significant influence on Willingness To Pay For Premium

Need for Closure was found to have a meaningful positive effect on Willingness to Pay for Premium, supported by a coefficient of 0.189, a T-statistic of 0.072, and a P-value of 0.008. This result supports Kruglanski's theory regarding the cognitive need for certainty. This shows that the greater a person's need to seek answers for order, certainty, and avoid uncertainty in their life, the greater the need to seek answers for order and certainty, as well as to avoid uncertainty. (Roets et al. 2015), the greater their desire to subscribe to Spotify Premium. Spotify Premium offers features that align with these needs, such as eliminating ads, flexibility in song selection, higher audio quality, and full control over playlists. These features provide a more secure and convenient experience for users, thus increasing their willingness to pay. Empirical data support that these findings are in line with existing research Biraglia et al (2022) showing that those with stronger NFC are more willing to invest in premium services compared to free alternatives.

Hypothesis Test (H2) Deal Proneness does not affectNeed For Closure on Willingness To Pay For Premium

Hypothesis two was not supported because Deal Proneness showed no moderating effect on the relationship between NFC and willingness to pay, with a coefficient of -0.026, T-statistic of 0.373, and P-value of 0.709. This suggests that even with a high need for closure, deal sensitivity does not influence the impact on willingness to pay for Spotify Premium. In other words, the offer is not a significant moderating element in this context. Where individuals tend to choose freemium services despite having to face advertisements and irregular playlists. This result aligns with the perspective of Hamari et al (2020) who contend that, within the realm of freemium digital services, emotional value and utility often have a greater impact on subscription decisions than short-term price incentives. In addition, research Biraglia et al (2022)shows that the role of moderation can reduce the desire to complete payment for premium services or premium subscriptions.

Hypothesis Test (H3) Self-brand Connection has a positive and significant influence on Intransigent Brand Attitude.

According to the third hypothesis, Self-brand Connection exerts a significant positive influence on Intransigent Brand Attitude, supported by a coefficient of 0.702, T-statistic of 13.704, and a P-value of 0.000. The deeper a user's emotional bond and sense of identity with Spotify, the stronger their attachment to it, making it harder to switch to other services. Users who consider Spotify a part of their identity will exhibit high levels of fanaticism and loyalty, and strive to maintain Spotify as their primary choice. From a theoretical perspective, these results support research conducted by Sarkar et al (2021)which emphasizes that Personal Brand Connection plays a crucial role in the formation of inflexible brand attitudes. Spotify, perceived as fitting with a user's lifestyle, music preferences, and self-image, fosters deep emotional loyalty. This intransigent attitude is evident in the unwillingness to switch to another platform despite attractive offers from competitors. These results also align with research. Sun et al (2024) which shows that A strong sense of brand attachment can drive consumers to appreciate the perceived quality and service more deeply, which in turn increases their willingness to pay extra while staying loyal to the brand.

Hypothesis Test (H4) Intransigent Brand Attitude has a positive and significant influence on Willingness To Pay For Premium.

He results show that Intransigent Brand Attitude significantly and positively impacts consumers' Willingness to Pay for Premium, with a coefficient of 0.211, T-statistic of 2.675, and a P-value of 0.007. This unchanging attitude leads users to view Spotify as the only viable option to meet their needs. Believing that no other service is comparable, They demonstrate a Willingness to Pay For Premium in order to retain access to Spotify's services. The findings of this study reinforce this claim Wang et al (2019) that a strong brand attitude drives a higher willingness to pay because consumers perceive the brand as non-substitutable. his outcome is theoretically in agreement with the research conducted by Sarkar et al (2021) The research indicated that individuals with strong brand loyalty are more willing to pay a premium, as they perceive limited comparable alternatives to Spotify, thereby viewing the Premium service as a sensible choice.

Hypothesis Test (H5) Self-brand Connection influences Willingness To Pay For Premium indirectly through Intransigent Brand Attitude.

The findings also indicate that Self-Brand Connection has an indirect effect on Willingness to Pay for Premium through Intransigent Brand Attitude, as evidenced by a coefficient of 0.148, a T-statistic of 2.553, and a P-value of 0.011. Feelings of closeness or attachment to a brand can increase a firm attitude toward that brand, and it is this firm attitude that makes people more willing to pay more. Theoretically, these findings support the model proposed by Sarkar et al (2021) This underscores the significance of the mediating role within consumer–brand relationships. When a brand becomes part of a consumer's self-identity, it fosters emotional loyalty reflected in Intransigent Brand Attitude which, in turn, increases the likelihood of paying a premium for the brand's services

Theoretically, this study advances an integrated understanding of consumer decision-making by interconnecting cognitive, affective, and behavioral dimensions within the context of digital premium service adoption. The observed effect of Need for Closure (NFC) on Willingness to Pay (WTP) illustrates that cognitive desires for certainty and structure can guide rational subscription intentions. Yet, when paired with affective factors such as Self-Brand Connection (SBC) and Intransigent Brand Attitude (IBA), the findings uncover that emotional attachment and self-identification act as reinforcing mechanisms beyond purely rational thought. This enriches and extends Kruglanski's Need for Closure theory (Roets et al., 2015) by showing that cognitive closure tendencies can coexist and interact with affective identity processes, particularly in hedonic and experience-driven contexts such as Spotify Premium. The joint examination of NFC, SBC, and IBA thus establishes a comprehensive framework linking psychological certainty with emotional brand engagement, thereby contributing to theoretical advancement in both consumer psychology and digital marketing behavior.

From a critical perspective, this research exposes a contextual divergence from prior Western-based studies (Biraglia et al., 2022), where deal proneness often moderates the cognitive mechanisms underlying premium service adoption. The absence of such moderation in this study implies that Indonesian consumers' willingness to pay is shaped less by transactional or price-based reasoning and more by affective connection and identity congruence. This suggests that consumer motivation theories may need cultural

recalibration to account for values that prioritize emotional resonance and symbolic brand meaning over utilitarian economic logic.

Additionally, the mediating influence of Intransigent Brand Attitude (IBA) offers a valuable contribution to brand attachment theory (Sarkar et al., 2021) by illustrating how self–brand integration transforms into psychological commitment, which maintains loyalty and resists competing alternatives. This finding expands existing theoretical models by showing that emotional identification not only drives attitudinal attachment but also manifests as economic behavioral intention in subscription contexts. Hence, the study enriches theoretical development by integrating cognitive closure, emotional attachment, and behavioral commitment into a cohesive framework explaining premium consumption in emerging digital markets.

5. Conclusion

This study offers important insights into the psychological determinants that influence consumers' willingness to pay for premium music streaming services, particularly within Indonesia's digital market. The results demonstrate that the need for closure has a significant impact on the willingness to pay for premium subscriptions, indicating that individuals who value certainty, comfort, and convenience tend to be more inclined to use Spotify Premium. Furthermore, self-brand connection and intransigent brand attitude play pivotal roles in fostering emotional attachment and brand loyalty, thereby reinforcing consumers' acceptance of higher pricing. In contrast, deal proneness does not moderate the relationship between need for closure and willingness to pay, suggesting that Indonesian consumers prioritize service quality and emotional satisfaction over short-term promotional incentives.

From a theoretical perspective, this study contributes to consumer psychology and marketing literature by integrating need for closure, deal proneness, self-brand connection, and intransigent brand attitude into a cohesive framework that explains premium consumption behavior. It advances prior research by showing that emotional and identity-based brand connections can mediate the influence of cognitive motivations on willingness to pay, particularly in the context of digital entertainment platforms.

From a managerial viewpoint, the findings offer practical recommendations for marketers and digital platform operators in Indonesia. Companies such as Spotify should emphasize personalization, emotional storytelling, and brand identity to foster stronger consumer–brand bonds. Marketing communications should focus on promoting certainty, convenience, and long-term value instead of relying on temporary discounts, as these psychological triggers are more effective in encouraging premium subscriptions among Millennials and Gen Z—Indonesia's dominant digital user segments.

Nevertheless, this study has certain limitations, including its emphasis on psychological variables and its focus on a single platform (Spotify). As a result, the findings may not be fully generalizable to other streaming services or cultural contexts. Future research should broaden the framework by including factors such as social influence, perceived value, habit formation, and technology acceptance. Comparative studies across different music platforms (e.g., Apple Music, Joox, YouTube Music) or cross-cultural

settings would provide a more comprehensive perspective on consumers' willingness to pay in the digital subscription economy.

In summary, this research enriches theoretical understanding and provides practical direction for digital marketing strategies in Indonesia's rapidly expanding subscription-based economy. By strengthening emotional engagement and brand attachment, companies can enhance user loyalty and achieve sustained profitability within an increasingly competitive digital landscape. Thus, this study bridges theoretical insights and managerial applications in explaining digital consumer behavior and marketing strategies in emerging markets such as Indonesia.

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